

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

NICKESHA DICKERSON

Debtor(s)

Case No. 21-10844-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/31/2021.
- 2) The plan was confirmed on 08/30/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/19/2024.
- 6) Number of months from filing or conversion to last payment: 38.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,360.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,092.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$9,092.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,650.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$770.36
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,420.36

Attorney fees paid and disclosed by debtor: \$2,600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES SUNTRUST	Unsecured	NA	NA	NA	0.00	0.00
AIDVANTAGE ON BEHALF OF: DEPT (Unsecured	NA	15,794.06	15,794.06	0.00	0.00
AMERICAN EDUCATION SERVICES	Unsecured	2,686.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	NA	7,154.92	7,154.92	0.00	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	NA	1,087.85	1,087.85	0.00	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	NA	643.87	643.87	0.00	0.00
AMEX TRS CO., INC	Unsecured	NA	14,274.02	14,274.02	0.00	0.00
BANK OF AMERICA N.A.	Unsecured	NA	6,552.92	6,552.92	0.00	0.00
BLUEGREEN	Secured	NA	NA	NA	0.00	0.00
BMW FINANCIAL SERVICES N.A. LLC	Secured	NA	27,093.88	27,093.88	0.00	0.00
BMW FINANCIAL SERVICES N.A. LLC	Secured	NA	NA	4,877.38	3,963.90	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	NA	1,803.83	1,803.83	0.00	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	NA	1,875.59	1,875.59	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	3,993.18	3,993.18	0.00	0.00
CITIBANK, N.A	Unsecured	NA	1,905.04	1,905.04	0.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	NA	3,785.30	3,785.30	0.00	0.00
DISCOVER BANK	Unsecured	NA	11,252.72	11,252.72	0.00	0.00
ECMC	Unsecured	NA	18,913.89	18,913.89	0.00	0.00
GENESIS	Unsecured	NA	NA	NA	0.00	0.00
JEFF CAPITAL SYSTEM	Unsecured	2,987.00	NA	NA	0.00	0.00
LOAN BUILDER	Unsecured	12,000.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	420.86	420.86	0.00	0.00
LVNV FUNDING	Unsecured	NA	440.42	440.42	0.00	0.00
LVNV FUNDING	Unsecured	NA	17,294.37	17,294.37	0.00	0.00
LVNV FUNDING	Unsecured	NA	466.19	466.19	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	938.30	938.30	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	2,087.75	2,087.75	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	8,648.64	8,648.64	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	2,349.47	2,349.47	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	14,326.33	14,326.33	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	9,577.36	9,577.36	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	783.74	783.74	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	1,581.84	1,581.84	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	539.45	539.45	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	709.41	709.41	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	1,122.03	1,122.03	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	8,047.66	8,047.66	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	1,460.52	1,460.52	0.00	0.00
NATIONAL CHECK RESOLUTION	Unsecured	3,162.00	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	19,433.61	19,433.61	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	10,771.50	10,771.50	0.00	0.00
NORDSTROM	Unsecured	9,280.00	NA	NA	0.00	0.00
PAYPAL	Unsecured	2,500.00	NA	NA	0.00	0.00
PECO ENERGY COMPANY	Unsecured	NA	937.10	937.10	0.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Secured	NA	730.22	730.22	593.45	0.00
PENTAGON	Unsecured	8,298.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	9,210.37	9,210.37	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	4,700.34	4,700.34	0.00	0.00
QUANTUM3 GROUP LLC	Secured	NA	9,398.72	9,398.72	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	867.74	867.74	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	2,560.68	2,560.68	0.00	0.00
SELECT PORTFOLIO	Secured	212,982.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING INC	Secured	NA	213,368.43	140.63	114.29	0.00
SWIFT FINANCIAL, LLC	Unsecured	NA	11,523.10	11,523.10	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOL	Unsecured	NA	4,659.89	4,659.89	0.00	0.00
THE BUREAUS	Unsecured	1,875.00	NA	NA	0.00	0.00
VERIZON	Unsecured	1,459.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$140.63	\$114.29	\$0.00
Debt Secured by Vehicle	\$31,971.26	\$3,963.90	\$0.00
All Other Secured	\$10,128.94	\$593.45	\$0.00
TOTAL SECURED:	\$42,240.83	\$4,671.64	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$224,495.86	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,420.36</u>
Disbursements to Creditors	<u>\$4,671.64</u>

TOTAL DISBURSEMENTS : **\$9,092.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/19/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.